



# STATE *of* TEXAS Dental Discount Plan

*For benefit-eligible employees, retirees  
and their dependents*

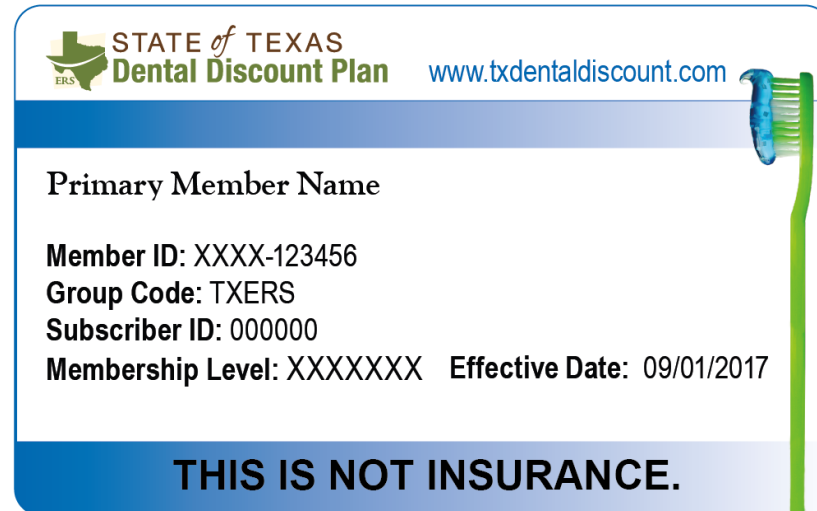


By the end of this presentation, you will:

- Know what a dental discount plan is and how it works
- Know the savings available with a discount plan
- Know how and when to enroll
- Be familiar with available resources and
- Be able to provide employees with an overview of the plan

# What is a Dental Discount Plan?

A dental discount plan allows participants to pay a reduced fee at the time of service for dental treatment when treatment is performed by a participating provider. The dental discount plan is not insurance, so there are no claim forms to file. The State of Texas Dental Discount Plan<sup>SM</sup> is offered through **Careington** International Corporation.



# Who is Careington?

- Founded in 1979 in Texas
- One of the nation's largest dental discount networks
- Provides more than 15 million members with access to Careington's networks, products and services
- Headquartered in the great state of Texas



Located: Frisco, Texas

# How does it work?

To use the State of Texas Dental Discount Plan, participants simply:

1. Sign up during Annual Enrollment or with a qualifying life event.
2. Receive enrollment packet and ID cards.
3. Schedule an appointment with a participating dentist.
4. Show ID card to the dental office staff at the time of service.
5. Pay a discounted fee at the time of service - just by being a plan participant!





## Plan Features

- Save 20% to 60% on most dental work
- 20% savings on orthodontics
- 20% discount off of specialist fees
- Save on cosmetic services (that some dental insurance plans may not cover)
- Visit any participating dentist and change providers at any time
- Use throughout the United States and the United Kingdom\*

*\*This plan is available throughout the United States, excluding the state of Vermont and U.S. territories. Participants may also access savings on dental care in the United Kingdom.*



## Plan Advantages

- No waiting to use the plan
- No forms to file
- Low membership fees
- Unlimited use of the discounts
- All GBP participants are accepted
- Savings on cosmetic services
- Large nationwide provider network\*
- Do not need to select a primary dentist

*\*This plan is available throughout the United States, excluding the state of Vermont and U.S. territories. Participants may also access savings on dental care in the United Kingdom.*



# DENTAL DISCOUNT vs. DENTAL INSURANCE

Understanding these key plan features will help you assist prospective plan participants in deciding what plan may work best for them.

Plan Features	Dental Discount Plans	Dental Insurance
Waiting	No	Yes
Forms and paperwork	No	Yes
Discounted fees	Yes	No
Age limits	No	Yes
Low membership fees	Yes	No
Limits on use	No	Yes
Savings on cosmetic services	Yes	No



# DENTAL DISCOUNT vs. DENTAL INSURANCE

## Important Note about Plan Participation:

If ERS employees currently participate in a traditional dental insurance plan outside of the GBP offerings, they may be able to enjoy added savings by also using a dental discount plan.

- The State of Texas Dental Discount Plan may help employees save on dental services not typically included (covered) in a traditional insurance plan.
- Employees may **not** enroll in both the State of Texas Dental Discount Plan *and* the dental insurance plans offered by ERS.
- Employees can be enrolled in a private dental insurance plan and the State of Texas Dental Discount Plan. Employees should check with their dentist to confirm that he or she will accept dental insurance and the dental discount plan for each service performed.

# SAMPLE PLAN SAVINGS

Procedure Description	*Regular Cost	**Your Cost	\$ Savings	% Savings
Adult Cleaning	\$105	<b>\$31</b>	<b>\$74</b>	<b>70%</b>
Child Cleaning	\$75	<b>\$23</b>	<b>\$52</b>	<b>69%</b>
Routine Checkup	\$58	<b>\$15</b>	<b>\$43</b>	<b>74%</b>
Four Bitewing X-rays	\$74	<b>\$22</b>	<b>\$52</b>	<b>70%</b>
Composite (White) Filling	\$179	<b>\$55</b>	<b>\$124</b>	<b>69%</b>
Crown (Porcelain Fused to Noble Metal)	\$1,325	<b>\$511</b>	<b>\$814</b>	<b>61%</b>
Complete Upper Denture	\$1,881	<b>\$643</b>	<b>\$1,238</b>	<b>66%</b>
Molar Root Canal	\$1,299	<b>\$438</b>	<b>\$861</b>	<b>66%</b>
Extraction (Single Tooth)	\$201	<b>\$55</b>	<b>\$146</b>	<b>73%</b>
<b>Average Savings: 65%</b>				

*\*Regular cost is based on the national average of the 80th percentile usual and customary rates as detailed in the 2016 FairHealth Report in the Dallas, Houston, and San Antonio metropolitan areas. \*\*These fees represent the average of the assigned Careington (ERS5) fees in the Dallas, Houston & San Antonio metropolitan areas. Prices subject to change.*

Plan participants can use this plan in Texas or throughout the U.S.

- More than 9,800 dental access points across the State of Texas
- More than 67,000 dental access points nationwide\*

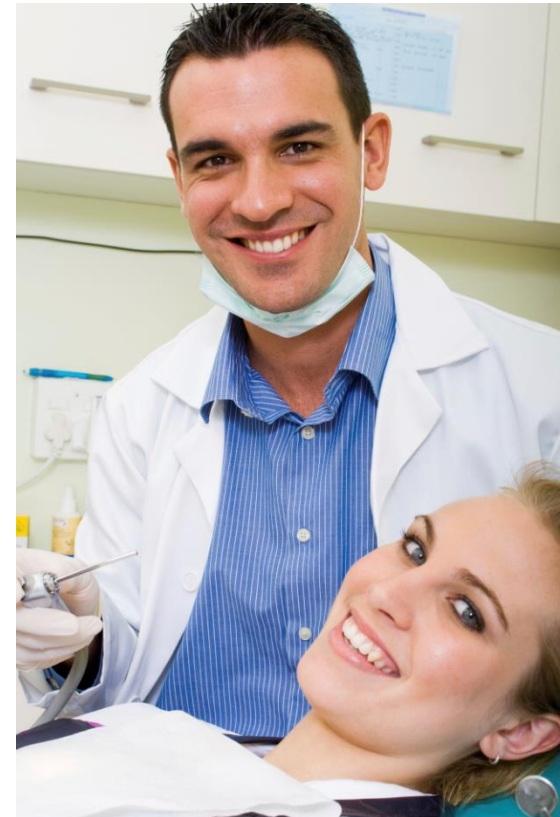
Even see providers in the United Kingdom!\*

*\*This plan is available throughout the United States, excluding the state of Vermont and U.S. territories. Participants may also access savings on dental care in the United Kingdom.*



# Nominate a dentist.

- Provider nominations accepted.
- Submit online, by phone, or by form.
- The recruiting process takes from 60 to 90 days for a dentist to be contacted, credentialed and contracted to join the network.
- Participants may change providers at any time.



# How do you enroll plan participants?

Plan participants may be enrolled:

- During Summer Enrollment
- Within 31 days of becoming a new hire or a new retiree
- Within 31 days of having a qualifying life event, like getting married

All enrollments are processed via ERS online, and monthly fees are taken out of the employee's paycheck after taxes.



# 2017 Key Dates

Week of June 20:	Benefit fairs begin
June 26:	Summer Enrollment starts
July 28:	Summer Enrollment ends
September 1:	Plan effective date for anyone electing this plan during summer Annual Enrollment

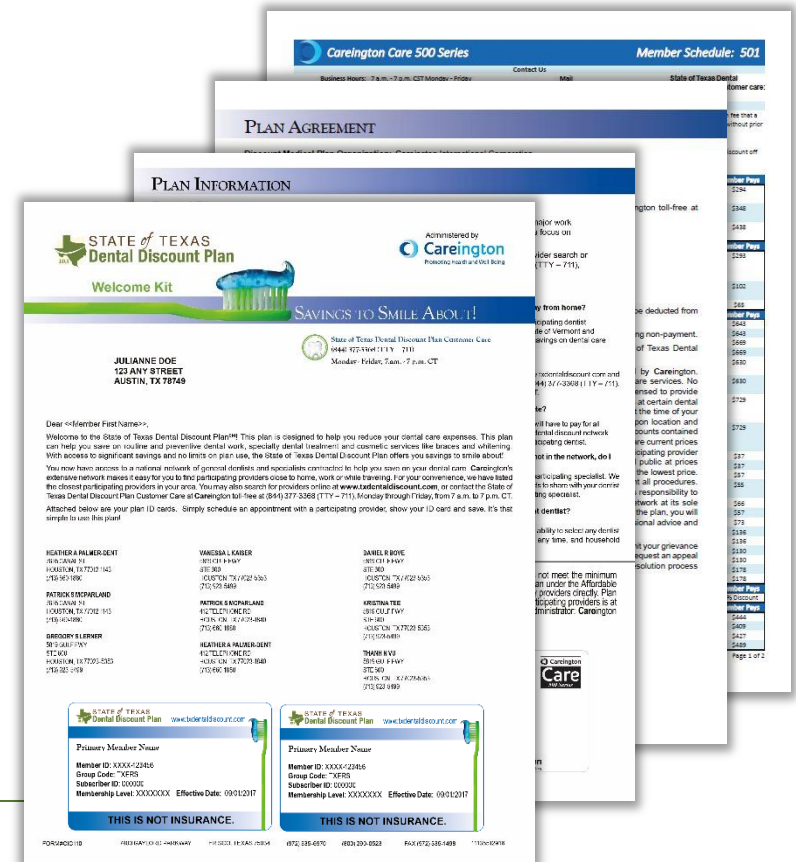
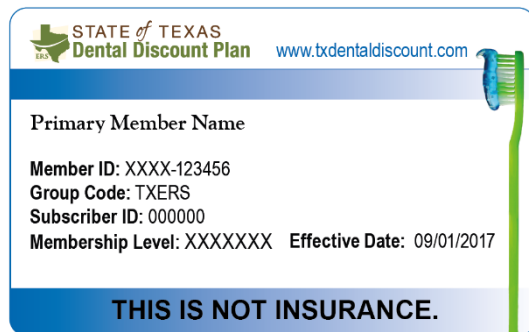
## MEMBERSHIP RATES

Membership Level	Plan Rate Per Month*
Member Only	\$2.25
Member + Spouse	\$4.50
Member + Child(ren)	\$5.40
Member + Family	\$7.65
Surviving Spouse	\$2.25
Surviving Child(ren) Only	\$3.15
Surviving Spouse + Child(ren)	\$5.40

# What do plan participants get?

## A plan fulfillment kit, including:

- ID cards
- Welcome letter
- Listing of closest dentists to the participant's home address
- Fee schedule (what the participant will pay the dentist)
- **Careington** contact information
- Other helpful plan details



# Available plan materials

## PLAN DETAILS

It's simple to save.

PARTICIPATING PROVIDERS

Did You Know?

With the State of Texas Dental Discount Plan™, you do not need to select a primary dentist. You can visit any of our participating dentists at any time, as often as you'd like.

## SAVINGS TO SMILE ABOUT!

The State of Texas Dental Discount Plan™ is available to employees, retirees and their dependents who are eligible to participate in the Texas Employees Group Benefits Program (GBP) through the Employees Retirement System of Texas (ERS).

The State of Texas Dental Discount Plan is offered through Careington International Corporation.

Good dental health is critical to your overall health. We believe it's important to give you affordable options that will help you save money on routine, specialty, preventive and even cosmetic dental care. For one low monthly fee, the State of Texas Dental Discount Plan can help you save money on your dental care.

### It's easy to use.

- Employees, retirees and their eligible dependents can enroll during Summer Enrollment or within 31 days of a qualifying life event, such as getting married. New employees can enroll within 31 days of their hire date.
- Rates start at \$2.25 per month for member only.\*
- Your savings start on your effective date.
- There are no limits on plan use.
- Choose a participating dentist, schedule an appointment, show your plan ID card and pay the discounted fee on your dental services. You are responsible for paying all dental fees to the providers.

### Plan Advantages

- No waiting to use the plan
- No limits on use of the discount program and its offerings
- Savings on cosmetic services
- You do not need to select a primary dentist

Dental care is simple and affordable with the State of Texas Dental Discount Plan. You can save as much as you like on dental services. The plan is something to smile about.

The plan is something to smile about. It covers most dental procedures including exams, unlimited cleanings, orthodontics including braces for children and adults, specialist fees, cosmetic services like bonding, veneers, and more.

Visit any participating dentist in the network at any time. The plan is something to smile about. It covers most dental procedures including exams, unlimited cleanings, orthodontics including braces for children and adults, specialist fees, cosmetic services like bonding, veneers, and more.

Examples provided in the chart below. Savings vary by region. See the schedule feature to see a representative schedule.

	Regular Cost *	Your Cost**	Savings
Exam	\$105	\$31	\$74
Cleaning	\$75	\$23	\$52
Fill	\$58	\$16	\$43
Root Canal	\$74	\$22	\$52
Orthodontics	\$179	\$55	\$124
Specialist	\$1,325	\$511	\$814
Emergency	\$1,881	\$643	\$1,238
Oral Surgery	\$1,299	\$438	\$861
Other	\$201	\$55	\$146
			<b>Average Savings</b>

\*Average 80th percentile usual and customary charges for the Dallas, Houston, and San Antonio metropolitan areas. Prices subject to change.

## PLAN DETAILS

### HELPFUL TERMS

**Discount:** A discount on the cost of dental care means a participant will pay a reduced fee at the time of service for dental treatment. Fee schedules are available at [www.txdentaldiscount.com](http://www.txdentaldiscount.com) or by calling State of Texas Dental Discount Plan customer care at Careington toll-free at (844) 377-3368 (TTY - 711), Monday through Friday, from 7 a.m. to 7 p.m. CT.

**Discount plan:** A dental discount plan allows participants to pay a reduced cost on dental treatments when treatment is performed by a participating provider. The participant is responsible for paying all charges directly to the dentist at the time services are provided. Because the dental discount plan is not insurance, there are no claims to submit.

**Fee schedule:** A discount plan fee schedule is a list of the most commonly used dental procedures along with a reduced fee for each service. It helps participating network dentists know what to charge the participant, and it helps participants know what to pay for dental treatment.

**Participating provider:** A participating provider is a general dentist or specialist who is contracted with Careington to help you save on dental care. A Careington network dentist will charge plan participants a discounted fee on treatment received at the time of service.

**(844) 377-3368 (TTY-711)**

### FREQUENTLY ASKED QUESTIONS

**What is the State of Texas Dental Discount Plan?** It's a discount plan that provides you with discounted prices on the usual and customary charges for dental treatment and services. You pay the pre-negotiated discounted rates at the time you receive services. This plan is different from a dental insurance plan.

**How does the dental discount plan work?** Find a participating dentist by visiting [www.txdentaldiscount.com](http://www.txdentaldiscount.com) or by calling (844) 377-3368 (TTY - 711), Monday through Friday, from 7 a.m. to 7 p.m. CT. Make an appointment with the dentist. Show your ID card at the time of service and pay the discounted fee. You are responsible for paying all fees directly to the dentist.

**If I have a dental insurance plan, can I still use my State of Texas Dental Discount Plan?** Yes, if you currently participate in a traditional dental insurance plan not offered by ERS, you may be able to enjoy added savings by also using a dental discount plan. The dental discount plan may help you save on dental services not typically included in a traditional insurance plan. Check with your dentist to confirm that he or she will accept your dental insurance and dental discount plan for each service performed. **Please note: If you enroll in the State of Texas Dental Discount Plan, you cannot enroll in a dental insurance plan offered by ERS.**

**Can I use my membership when I travel away from home?** Yes, your membership can be used throughout the United States, excluding the state of Vermont and U.S. territories. Participants may also access savings on dental care in the United Kingdom.

**What dentists can I go to?** You can find participating dentists by visiting [www.txdentaldiscount.com](http://www.txdentaldiscount.com) and clicking on the "Find a dentist in your area" button or calling (844) 377-3368 (TTY - 711), Monday through Friday, from 7 a.m. to 7 p.m. CT.

**How do I refer my dentist?** If your dentist is not listed as a participating provider, you can submit his or her name to Careington, and Careington will contact your dentist about joining the network. You can do this by submitting a provider nomination online at [www.txdentaldiscount.com](http://www.txdentaldiscount.com).

**If my dentist refers me to a specialist who is not in the network, do I still get a discount?** You will only receive a discount by going to a participating specialist. We suggest printing out a list of participating specialists to share with your dentist to see if he or she could recommend a participating specialist.

**Once I select a dentist, am I assigned to that dentist?** **How often can I change dentists?** Another great feature of the discount plan is your ability to select any dentist from the network. You can change dentists at any time, and household participants can select their own dentists. You have options and are not assigned to a single dentist.

Within 31 days of having a qualifying life event, like getting married. Visit [www.txdentaldiscount.com](http://www.txdentaldiscount.com) or contact (844) 377-3368 (TTY - 711), Monday through Friday, from 7 a.m. to 7 p.m. CT, for more information on dental plan offerings.

**(844) 377-3368 (TTY-711)**

Discount Plan.

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International Corporation of Texas Dental Discount Plan Customer Care, 7400 Gaylord Parkway, Frisco, Texas 75034

(TTY - 711), Monday - Friday, 7 a.m. - 7 p.m. CT

Website: [www.txdentaldiscount.com](http://www.txdentaldiscount.com)

**DISCLAIMER:** This plan is not insurance and is not intended to replace insurance. This plan is not a health plan under the Affordable Care Act. The plan provides discounts at certain health care services. The amount of discounts will vary depending on the type of provider and the type of service. Discounts are provided to the providers of dental services. Plan members are responsible for paying all charges directly to the providers of dental services. Plan members are responsible for paying all charges directly to the providers of dental services. Plan members are responsible for paying all charges directly to the providers of dental services.

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[www.txdentaldiscount.com](http://www.txdentaldiscount.com)

- Informative videos
- FAQs
- Plan details
- Provider search
- Dentist nomination form
- Contact information
- Important announcements

The screenshot shows the homepage of the State of Texas Dental Discount Plan website. At the top left is the logo featuring a green outline of Texas with 'ERS' inside, followed by the text 'STATE of TEXAS Dental Discount Plan'. To the right, under 'Questions?', is the phone number '(844) 377-3368 (TTY - 711)' and the hours 'Monday - Friday: 7 a.m. to 7 p.m. CT |'. Below the hours is a language toggle button labeled 'Español' and a font size control '- | +'. A search bar with a magnifying glass icon and the text 'Search Website' is positioned above a large banner image. The banner image shows a green landscape with a blue toothbrush standing upright. Below the banner, the text 'State of Texas Dental Discount Plan<sup>SM</sup>' is displayed, followed by 'Administered by Careington International Corporation'. To the right of this text are two buttons: 'HOW TO ENROLL' and 'FIND A DENTIST'. Below these buttons is a section titled 'Sample Pricing' with a sub-header 'COMPLETE FEE SCHEDULE'. The text in this section reads: 'Whether you're looking for savings for you or your entire family, Careington offers the most comprehensive savings at the lowest price.'

STATE of TEXAS  
Dental Discount Plan

Questions?  
(844) 377-3368 (TTY - 711)  
Monday - Friday: 7 a.m. to 7 p.m. CT | [Español](#)  
Font size: - | +

Search Website

State of Texas Dental Discount Plan<sup>SM</sup>  
Administered by Careington International Corporation

HOW TO ENROLL  
FIND A DENTIST

Sample Pricing  
COMPLETE FEE SCHEDULE

Whether you're looking for savings for you or your entire family, Careington offers the most comprehensive savings at the lowest price.



## BENEFIT FAIRS

- **Careington's** dedicated team of enrollment specialists will attend benefit fairs across the state.
- These specialists are available to attend agency enrollment meetings, lunch-and-learn sessions or other events.
- **Careington's** team is always available to answer questions during the enrollment process and beyond.

# GENERAL CONTACT INFORMATION

Plan Participants - Dedicated Number  
**844-377-8948**

**Careington's** Customer Care is open  
Monday - Friday, 7 a.m. – 7 p.m. CT,  
for Benefits Coordinators and Plan Participants.

Information is always available online:  
[www.txdentaldiscount.com](http://www.txdentaldiscount.com)

